

From: "Argenis R. Garcia" <argenis_r_garcia@hotmail.com> on 10/07/2007 09:15:04 PM

Subject: Truth in Lending

Dear Sir/Madam,

I received 2 - 3 offers daily from credit cards that seem to be offering deals too good to be true. When you take the time to read the fine print, they obviously are classic cases of false advertising. For example, 0% APR for 6 months! but you have to pay a 3% fee. That means you are paying at least 6% annually if you extrapolate the offer to a year. Thankfully, I have a great job and I manage quite well my finances, by I can understand how other customers less fortunate than you and I fall for credit cards' tactics.

Kind regards,

Argenis R Garcia